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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF : Keresman, III, et al.

FOR : **SECURE AND EFFICIENT  
PAYMENT PROCESSING  
SYSTEM**

SERIAL NO. : 10/011,690

FILED : November 13, 2001

EXAMINER : Unknown

ART UNIT : 2161

ATTORNEY DOCKET NO. : PRA 2 0001-3

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## INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents  
Washington, D.C. 20231

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicants submit the following Disclosure Statement concerning art of which the applicant is aware. A copy of Form PTO-1449 is enclosed herewith along with copies of the references cited therein.

This Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to herein or submitted herewith is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. §1.97(g) and (h), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. §1.56(b) exists.

Under § 1.98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed patents require no further explanation (or no translation is available).

CERTIFICATE OF MAILING

I hereby certify that this **INFORMATION DISCLOSURE STATEMENT** is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231, on February 11, 2002.

  
Iris E. Nauth

Consideration of the appropriate paragraph(s) indicated below is respectfully requested:

☒ **WITHIN THREE MONTHS OF FILING:** Under § 1.97(b)(1), this information disclosure statement is being filed within three months of the filing date of the application. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

☐ **BEFORE FIRST OFFICE ACTION:** Under § 1.97(b)(3), this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

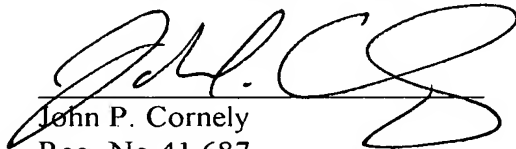
☐ **FOREIGN SEARCH REPORT:** Under § 1.97(e)(1), the undersigned certifies that each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

☐ **BEFORE FINAL ACTION/WITH FEE:** Under § 1.97(e)(2), the undersigned certifies that no item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in §1.56(c) more than three months prior to the filing of this information disclosure statement. This information shall be considered if filed before the mailing date of a final action if accompanied by a fee in the amount of \$240.00 as required by §1.17(p). Accordingly, the necessary fee accompanies this information disclosure statement. Any overpayment or deficiency can be charged to Deposit Account No. 06-0308.

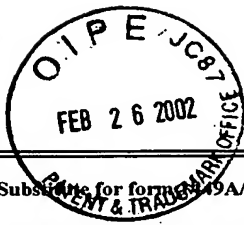
It is respectfully requested that the attached document(s) be considered and officially cited in examination of this application.

Respectfully submitted,

FAY, SHARPE, FAGAN,  
MINNICH & McKEE, LLP



John P. Cornely  
Reg. No.41,687  
1100 Superior Avenue, Seventh Floor  
Cleveland, Ohio 44114-2518  
(216) 861-5582



<b>Substitute for form PTO/AIA/PTO</b> <b>INFORMATION DISCLOSURE</b> <b>STATEMENT BY</b> <b>APPLICANT(S)</b>	<b>Atty. Docket No.:</b> PRA 2 0001-3	<b>Serial No.:</b> 10/011,690
	<b>Inventor(s):</b> Keresman, III, et al.	
	<b>Filing Date:</b> November 13, 2001	<b>Group:</b> 2161

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No.	Document No.	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	5,491,752	02-13-1996	Kaufman, et al.	
	AB	5,761,306	06-02-1998	Lewis	
	AC				
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	AI				
	AJ				
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ?
		Country Code & Country Number				
	AM	WO 93/04425	03-04-1993	PCT		
	AN	0 668 579 A2	08-23-1995	EP		
	AO					
	AP					
	AQ					

**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ?
	AR		
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<b>Examiner Signature</b>		<b>Date Considered</b>	
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